--25.   (New) A method of evaluating an application for a financial product, the method

comprising:

   receiving application data;

   calculating, based at least in part on said application data, expected loss data;

   calculating, based at least in part on said expected loss data, a return on investment

      for said application; and

   making an application approval decision based on said return on investment.

26.   (New) The method of claim 25, wherein said making an application approval decision

further comprises:

   comparing said return on investment with an expected return on investment.

27.   (New) An apparatus for evaluating an application for a financial product, the apparatus

comprising:

   a processor;

   a communication device, coupled to said processor, receiving application data from at

      least a first user device; and

   a storage device in communication with said processor and storing instructions

      adapted to be executed by said processor to:

   calculate, based at least in part on said application data, expected loss data;

   calculate, based at least in part on said expected loss data, a return on investment for

      said application; and

   make an application approval decision based on said return on investment.--

REMARKS

Claims 1-24 were pending in the application. Claims 1-24 stand rejected under 35 U.S.C.
§103(a). Claims 25-27 are newly added by this response.

Claims 25 and 27 are generally directed to embodiments where an application approval
decision is made based on a calculated return on investment. Claim 26 is generally directed to
embodiments including the comparison of a return on investment with an expected return on